



PATENT  
Attorney Docket No.: 74622-014

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application of: Philip Koh-Kwe Hsu, et al.  
Serial No. : 09/687,892  
Filing Date : October 13, 2000  
Entitled : SYSTEM AND METHOD FOR DELIVERING A FINANCIAL MESSAGE  
Examiner : David Robert Vincent  
Group Art Unit: 3628

**AMENDMENT AND RESPONSE TO OFFICE ACTION  
AND PETITION FOR EXTENSION OF TIME**

Sir:

Applicants respectfully submit the following amendments and remarks in response to the Office Action mailed on August 4, 2005.

The shortened statutory period for response to the Office Action expired on November 4, 2005. The extended period for response expires on Saturday, February 4, 2006. Pursuant to 37 C.F.R. § 1.136(a), Applicants therefore petition for a 3-month extension of time extending the time for response to Monday, February 6, 2005. Please charge the extension of time fee and any other necessary LARGE ENTITY fees to Deposit Account No. 16-2500.

Please amend the above-identified patent application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.